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IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re: Bankruptcy No. 20-20471-CMB
STEPHEN K. FORD
STACY M. FORD
Debtor(s) Chapter 13

STEPHEN K. FORD Doc No.
STACY M. FORD
Movant(s)

v.

RONDA J. WINNECOUR, TRUSTEE
Respondent

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s), or statement(s) are transmitted herewith:

_____ Voluntary Petition - *Specify reason for amendment:*

Official Form 6 Schedules (Itemization of Changes Must Be Specified)

_____ Summary of Schedules

_____ Schedule A - Real Property

X Schedule B - Personal Property – **Value added to motor vehicle accident claims, previously unknown**

X Schedule C - Property Claimed as Exempt – **Corresponding exemptions claimed**

_____ Schedule D - Creditors holding Secured Claims

Check one:

_____ Creditor(s) added

_____ NO creditor(s) added

_____ Creditor(s) deleted

_____ Schedule E - Creditors Holding Unsecured Priority Claims

Check one:

_____ Creditor(s) added

_____ NO creditor(s) added

_____ Creditor(s) deleted

_____ Schedule F - Creditors Holding Unsecured Nonpriority Claims

Check one:

_____ Creditor(s) added

_____ NO creditor(s) added

_____ Creditor(s) deleted

_____ Schedule G - Executory Contracts and Unexpired Leases

Check one:

_____ Creditor(s) added

_____ NO creditor(s) added

_____ Creditor(s) deleted

_____ Schedule H - Codebtors

_____ Schedule I - Current Income of Individual Debtor(s)

_____ Schedule J - Current Expenditures of Individual Debtor(s)

_____ Statement of Financial Affairs

_____ Chapter 7 Individual Debtor's Statement of Intention

_____ Chapter 11 List of Equity Security Holders

_____ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims

_____ Disclosure of Compensation of Attorney for Debtor

_____ Other: _____

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Fed.R.Bankr.P. 1009(a) and Local Bankruptcy Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the U.S. Trustee, the trustee in this case, and to entities affected by the amendment as follows:

Service by NEF

Keri P. Ebeck on behalf of Creditor Duquesne Light Company
kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com

Stephen Russell Franks on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto
amps@manleydeas.com

Steven P Kelly on behalf of Creditor loanDepot.com, LLC
skelly@sterneisenberg.com, bkecf@sterneisenberg.com

Brian Nicholas on behalf of Creditor MidFirst Bank
bnicholas@kmlawgroup.com

Office of the United States Trustee
ustpreion03.pi.ecf@usdoj.gov

S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC
ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

Ronda J. Winnecour
cmecf@chapter13trusteedpa.com

Service by First-Class Mail

Service will be made by USPS First-Class mail once the Court enters an order, as amendments to schedules are excluded from self-scheduling pursuant to the Court's procedures.

MOYNIHAN LAW PC

Dated: September 1, 2021

By: /s/ Mark G. Moynihan
Mark G. Moynihan
PA ID No. 307622
2 Chatham Center, Suite 230
Pittsburgh, PA 15219
Phone: (412) 889-8535
Fax: (800) 997-8192
Email: mark@moynihanlaw.net

Attorney for Debtor(s)

Note: An amended matrix of creditors added by the amendment must be submitted on disk with the amendment. Attorneys filing electronically on the Case Management/Electronic Case Filing System may add creditors to the case electronically.

Fill in this information to identify your case and this filing:

Debtor 1 **Stephen K. Ford**
First Name Middle Name Last Name

Debtor 2 **Stacy M. Ford**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA

Case number 20-20471-CMB

☒ Check if this is an amended filing

Official Form 106A/B Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

309 Ambridge Ave

Street address, if available, or other description

Fair Oaks PA 15003-0000

City State ZIP Code

Allegheny

County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other _____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☒ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Value per zillow.com

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$116,134.00	\$116,134.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee simple

☐ **Check if this is community property**
(see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$116,134.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 **Stephen K. Ford**
Debtor 2 **Stacy M. Ford**

Case number (if known) **20-20471-CMB**

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

☐ No
☒ Yes

3.1 Make: **Nissan**
Model: **Quest LE**
Year: **2013**
Approximate mileage: **85,000**
Other information:
Value per KBB.com private party range.

Who has an interest in the property? Check one

☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$7,967.00

\$7,967.00

3.2 Make: **Ford**
Model: **F-150**
Year: **2016**
Approximate mileage:
Other information:
Value based on cargurus.com

Who has an interest in the property? Check one

☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$27,572.00

\$27,572.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☒ No
☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$35,539.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe.....

Household goods and furnishings

\$2,500.00

Children's toys and books

\$200.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe.....

Computer \$300, 3 iPads, 2 Tv's

\$500.00

Debtor 1 **Stephen K. Ford**
Debtor 2 **Stacy M. Ford**

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8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No

☐ Yes. Describe.....

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No

☒ Yes. Describe.....

Bow, arrows, hunting equipment

\$200.00

Supplies from a former jewelry making business

\$300.00

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☐ No

☒ Yes. Describe.....

Two .25 ACP handguns (\$200), 1911 .45 handgun (\$500), Marlin XL270 rifle (\$300), AK74 rifle (\$400), Mossberg over under 12 guage shotgun (\$400), Bonelli Supernova 12 guage shotgun (\$400), Mossin Nagant M90/30 rifle (\$100), ammunition and accessories (\$500)

\$2,800.00

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

Men's clothing, shoes and accessories

\$200.00

Women's clothing, shoes and accessories

\$1,000.00

Children's clothing and shoes

\$500.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe.....

.5 carat diamond engagement ring, wedding bands, costume jewelry

\$3,000.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

☐ No

☒ Yes. Describe.....

Dog, bird

\$200.00

14. Any other personal and household items you did not already list, including any health aids you did not list

☒ No

Debtor 1 **Stephen K. Ford**
Debtor 2 **Stacy M. Ford**

Case number (if known) **20-20471-CMB**

☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$11,400.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes.....

Cash **\$20.00**

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes..... Institution name:

17.1. **Savings** **FedEx Employees Credit Association** **\$33.96**

17.2. **Checking** **Chrome Federal Credit Union** **\$1,186.51**

17.3. **Checking** **Clearview Federal Credit Union** **\$767.59**

17.4. **Savings** **Clearview Federal Credit Union** **\$29.15**

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☐ No

☒ Yes..... Institution or issuer name:

Ameritrade **\$0.00**

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☒ No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

Debtor 1 **Stephen K. Ford**
Debtor 2 **Stacy M. Ford**

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21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No

☒ Yes. List each account separately.

Type of account:

Institution name:

401(k)

Vanguard

\$26,740.24

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes.....

Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☒ No

☐ Yes. Give specific information about them...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

☐ No

☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

2019 anticipated refund

Federal

\$1,164.00

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information.....

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☐ No

☒ Yes. Give specific information..

Debtor 1 **Stephen K. Ford**
Debtor 2 **Stacy M. Ford**

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Debtor 2 has a pending Unemployment Compensation claim

Unknown

Debtor 2 has a pending Social Security Disability claim

Unknown

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☐ No

☒ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

Prudential - AD&D insurance through Debtor 1's Employer - No cash value

Stacy Ford

\$0.00

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☐ No

☒ Yes. Give specific information..

Debtor 2 inherited her father's belongings in a storage unit located in the state of Kansas

\$2,000.00

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☐ No

☒ Yes. Describe each claim.....

Debtor 1 was involved in motor vehicle accident on 4/5/19. A settlement was reached in this case with the assistance of approved special counsel.

\$6,621.60

Debtor 1's claims against Second Round Sub LLC, Quantum3 Group LLC and related parties for unlawful debt collection conduct.

Unknown

Debtor 2's claims against Second Round Sub LLC, Quantum3 Group LLC and related parties for unlawful debt collection conduct.

Unknown

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☒ No

☐ Yes. Describe each claim.....

35. Any financial assets you did not already list

☒ No

☐ Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$38,563.05

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

Debtor 1 **Stephen K. Ford**
Debtor 2 **Stacy M. Ford**

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37. Do you own or have any legal or equitable interest in any business-related property?

- ☒ No. Go to Part 6.
☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.
☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☒ No
☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		\$116,134.00
56. Part 2: Total vehicles, line 5	\$35,539.00	
57. Part 3: Total personal and household items, line 15	\$11,400.00	
58. Part 4: Total financial assets, line 36	\$38,563.05	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	\$0.00	
	+	
62. Total personal property. Add lines 56 through 61...	\$85,502.05	Copy personal property total \$85,502.05
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$201,636.05

Fill in this information to identify your case:

Debtor 1	Stephen K. Ford		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	Stacy M. Ford		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF PENNSYLVANIA		
Case number (if known)	20-20471-CMB		

☒ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
309 Ambridge Ave Fair Oaks, PA 15003 Line from <i>Schedule A/B</i> : 1.1	\$116,134.00	<input checked="" type="checkbox"/> \$5,376.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(1)
Household goods and furnishings Line from <i>Schedule A/B</i> : 6.1	\$2,500.00	<input checked="" type="checkbox"/> \$2,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Children's toys and books Line from <i>Schedule A/B</i> : 6.2	\$200.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Computer \$300, 3 iPads, 2 Tv's Line from <i>Schedule A/B</i> : 7.1	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Bow, arrows, hunting equipment Line from <i>Schedule A/B</i> : 9.1	\$200.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)

Debtor 1 **Stephen K. Ford**
Debtor 2 **Stacy M. Ford**

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Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Supplies from a former jewelry making business Line from Schedule A/B: 9.2	\$300.00	<input checked="" type="checkbox"/> \$300.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Two .25 ACP handguns (\$200), 1911 .45 handgun (\$500), Marlin XL270 rifle (\$300), AK74 rifle (\$400), Mossberg over under 12 guage shotgun (\$400), Bonelli Supernova 12 guage shotgun (\$400), Mossin Nagant M90/30 rifle (\$100), ammunition and accessories (\$500) Line from Schedule A/B: 10.1	\$2,800.00	<input checked="" type="checkbox"/> \$2,800.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Men's clothing, shoes and accessories Line from Schedule A/B: 11.1	\$200.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Women's clothing, shoes and accessories Line from Schedule A/B: 11.2	\$1,000.00	<input checked="" type="checkbox"/> \$1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Children's clothing and shoes Line from Schedule A/B: 11.3	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
.5 carat diamond engagement ring, wedding bands, costume jewelry Line from Schedule A/B: 12.1	\$3,000.00	<input checked="" type="checkbox"/> \$3,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)
Dog, bird Line from Schedule A/B: 13.1	\$200.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Cash Line from Schedule A/B: 16.1	\$20.00	<input checked="" type="checkbox"/> \$20.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Savings: FedEx Employees Credit Association Line from Schedule A/B: 17.1	\$33.96	<input checked="" type="checkbox"/> \$33.96 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Checking: Chrome Federal Credit Union Line from Schedule A/B: 17.2	\$1,186.51	<input checked="" type="checkbox"/> \$1,186.51 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)

Debtor 1 **Stephen K. Ford**
Debtor 2 **Stacy M. Ford**

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Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Checking: Clearview Federal Credit Union Line from Schedule A/B: 17.3	\$767.59	<input checked="" type="checkbox"/> \$767.59 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Savings: Clearview Federal Credit Union Line from Schedule A/B: 17.4	\$29.15	<input checked="" type="checkbox"/> \$29.15 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Ameritrade account recently opened, no funds have been deposited into it yet. Line from Schedule A/B: 18.1	\$0.00	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
401(k): Vanguard Line from Schedule A/B: 21.1	\$26,740.24	<input checked="" type="checkbox"/> \$26,740.24 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(12)
Federal: 2019 anticipated refund Line from Schedule A/B: 28.1	\$1,164.00	<input checked="" type="checkbox"/> \$1,164.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Prudential - AD&D insurance through Debtor 1's Employer - No cash value Beneficiary: Stacy Ford Line from Schedule A/B: 31.1	\$0.00	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Debtor 2 inherited her father's belongings in a storage unit located in the state of Kansas Line from Schedule A/B: 32.1	\$2,000.00	<input checked="" type="checkbox"/> \$2,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Debtor 1 was involved in motor vehicle accident on 4/5/19. A settlement was reached in this case with the assistance of approved special counsel. Line from Schedule A/B: 33.1	\$6,621.60	<input checked="" type="checkbox"/> \$6,621.60 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(11)(D)
Debtor 1's claims against Second Round Sub LLC, Quantum3 Group LLC and related parties for unlawful debt collection conduct. Line from Schedule A/B: 33.2	Unknown	<input checked="" type="checkbox"/> Unknown <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Debtor 2's claims against Second Round Sub LLC, Quantum3 Group LLC and related parties for unlawful debt collection conduct. Line from Schedule A/B: 33.3	Unknown	<input checked="" type="checkbox"/> Unknown <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)

Debtor 1 **Stephen K. Ford**
Debtor 2 **Stacy M. Ford**

Case number (if known) **20-20471-CMB**

3. **Are you claiming a homestead exemption of more than \$170,350?**

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

Fill in this information to identify your case:

Debtor 1 **Stephen K. Ford**
First Name Middle Name Last Name

Debtor 2 **Stacy M. Ford**
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA

Case number **20-20471-CMB**
(if known)

☒ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

- ☒ No
- ☐ Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Stephen K. Ford
Stephen K. Ford
Signature of Debtor 1

Date September 1, 2021

X /s/ Stacy M. Ford
Stacy M. Ford
Signature of Debtor 2

Date September 1, 2021